

## ❗ WHAT IF I PAY MY SPENDDOWN, THEN I DO NOT USE MY MEDICAID CARD?

You can ask for a refund of your spenddown when you think your medical bills for the month are less than the spenddown you paid to qualify for Medicaid. This type of refund takes about 15 months to process because providers have 12 months to bill Medicaid. Health Plan and mental health premiums will be deducted before you receive a refund.

A Medicaid provider can call 538-6155 to check your eligibility (toll-free, call 1-800-662-9651). If you pay for a service that Medicaid would have paid, you will NOT be reimbursed. If you pay your spenddown in cash, we suggest that you schedule your medical services, including picking up prescriptions, for a date after the day you normally receive your Medicaid card.

Remember, if you choose not to get Medicaid this month and then have a medical emergency, you may still be able to get Medicaid to cover the bill. You must apply within three months of the date of the medical service to receive coverage.

Your Health Worker or Eligibility Counselor will be happy to answer any questions you may have about your spenddown.

# Medicaid Spenddown



## ❗ WHY DO I HAVE TO PAY A SPENDDOWN?

The laws governing Medicaid allow some people with very limited income to be on Medicaid for free. Some medical programs allow people whose income is more than the set limits to spend down to the income limit to be eligible for Medicaid. Your countable income is more than the set limit for your household size.

## ❗ WHAT IS A SPENDDOWN?

A spenddown is the difference between your countable income and the income limit for the medical program. Your gross income is reduced by allowable deductions and then compared to the income limit for your household size.

## ❗ WHEN SHOULD YOU SPENDDOWN?

To decide if you should pay your spenddown, total your monthly medical expenses such as doctor and clinic services, lab tests and x-rays, prescriptions, vision and dental care, etc. Compare this amount to your spenddown.

If your monthly health care costs are more than your monthly spenddown, it may save you money to pay your spenddown. If your spenddown amount is more than your health care costs, you cannot spenddown to receive Medicaid.

Medicaid is a month to month program. This means you can buy a Medicaid card for one month and not for another. Bills for medical care received in a month you don't have Medicaid may be used to reduce the amount you pay to buy Medicaid in other months.

You will receive a form called STATEMENT OF MEDICAL NEED (Form 1049). You decide if you need Medicaid coverage or not. If you need Medicaid, then you choose between paying medical expenses or cash. Mark your choice on the form and return it to your Medicaid worker. You will have 30 days from the date you are notified about your spenddown to meet it.

## ❗ HOW DO I MEET MY SPENDDOWN?

You can meet your spenddown in one of two ways:

1. Medical bills you still owe for you and your family may be used. Bills that were paid for by state agencies may also be used.

Medicaid will not pay the bills used to meet your spenddown. You will be responsible to pay them. If you use current month medical bills to meet your spenddown, those bills will be listed on a form attached to your Medicaid card, or sent to you.



The form, MEDICAL EXPENSES USED (MEEU), explains to you and your medical providers what expenses you will pay. Older bills used will not appear on the MEEU but will still be your responsibility to pay. Your worker can tell you which bills were used.

If you decide to use medical expenses, you must give your worker the following information for each bill used:

- C who received the service
- C the date and type of service
- C the total amount of the bill
- C the amount you must pay
- C the provider's name, address and phone number

We can use only the portion of the bill that will not be paid by insurance or another responsible party.

2. You can pay your spenddown in cash. Pay the **exact** amount to the Department of Workforce Services or Bureau of Eligibility Services. You may also use a check, or money order made out to the Department of Health or the Department of Workforce Services.



If you are enrolled in a Health Plan through Medicaid, you cannot use medical bills for services received in the same month you are paying a spenddown.